

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : **09/892,627** Confirmation No.: **5978**  
Filed : **June 28, 2001**  
Applicants : **Bill Kitchen et al.**  
Title : **CHECK METAPHOR FOR ELECTRIC PAYMENT AUTHORIZATION**  
  
TC/AU : **3692**  
Examiner : **Clement B. Graham**  
Docket No. : **23952-0037**  
Customer No. : **72386**

**AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

---

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the non-final Office Action dated September 19, 2007, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.